Case 07-70052 Doc 1 Filed 01/10/07 Entered 01/10/07 09:14:42 Desc Main (Official Form 1) (10/06) Document Page 1 of 10

	States Bankruptcy C rict of Illinois, Weste		n	Voluntary Petition
Name of Debtor (if individual, enter Last, First, Pedersen, James R., Jr.	Middle):	Name of Joint Pedersen,	t Debtor (Spouse) (Last, First, Karen D.	, Middle):
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names): None	3 years		mes used by the Joint Debtor ided, maiden, and trade names	,
Last four digits of Soc.Sec.No./Complete EIN or than one, state all): 2563	other Tax ID No. (if more	Last four digit (if more than	ts of Soc.Sec.No./Complete Eone, state all): 2003	EIN or other Tax ID No.
Street Address of Debtor (No. and Street, City, 9768 Dalton Drive	and State)	9768 Dalt		reet, City, and State
Huntley, IL	ZIPCODE 60142	Huntley, 1	IL .	ZIPCODE 60142
County of Residence or of the Principal Place of Mchenry	Business:	County of Res	sidence or of the Principal Pla	ace of Business:
Mailing Address of Debtor (if different from stre	eet address):		ess of Joint Debtor (if differen	nt from street address):
	ZIDCODE	_		ZIDGODE
Location of Principal Assets of Business Debtor	ZIPCODE (if different from street address of	phone):		ZIPCODE
		ibove).		ZIPCODE
Type of Debtor (Form of Organization) (Check one box) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (if debtor is not one of the above entities, check this box and state type of entity below)	Nature of Business (Check one box) Health Care Business Single Asset Real Estate as de 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other	fined in	the Petition Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	kruptcy Code Under Which is Filed (Check one box) Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
	Tax-Exempt Entit (Check box, if applica Debtor is a tax-exempt org under Title 26 of the Unite Code (the Internal Revenu	able) anization d States	Debts are primarily codebts, defined in 11 U §101(8) as "incurred be individual primarily for personal, family, or he purpose."	ck one box) Onsumer J.S.C. Debts are primarily business debts or a
Filing Fee (Check one by Full Filing Fee attached Filing Fee to be paid in installments (Applic signed application for the court's consideration to pay fee except in installments. Rule 1006	Debtors If fined in 11 U.S.C. § 101(51D) Is defined in 11 U.S.C. § 101(51D) In the liquidated debts (excluding debts re less than \$2 million			
☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Check all applicab ☐ A plan is being ☐ Acceptances of			all applicable boxes plan is being filed with this p	etition. Dicited prepetiion from one of
Statistical/Administrative Information Debtor estimates that funds will be available for dis	tribution to unsecured creditors			THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.				
Estimated Number of Creditors				
1- 50- 100- 200- 100 49, 99 199 999 50 12		50,000 10	,001- OVER 0,000 100,000	
Estimated Assets	\$100,000 to	\$1 million to		
¥ \$10,000				
Estimated Liabilities \$0 to \$50,000 to \$100,000	\$100,000 to \$1 million	\$1 million to \$100 million	More than \$100 million	

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Official Formals (100%) 70052 Doc 1 Filed 01/10/07 Entered 01/10/07 09:14:42 Desc Main B1, Page 2				
Voluntary Pet (This page must be	tition Document completed and filed in every case)	Page 2 of TU Name of Debtor(s): James R. Pedersen, Jr. & K	Karen D. Pedersen	
4	All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)	•	
Location Where Filed: Poor		Case Number:	Date Filed:	
KO	ckford, IL	04-75482	11/03/2004	
	ckford, IL	Case Number: 05-72215	Date Filed: 05/03/2005	
	nkruptcy Case Filed by any Spouse, Partner	<u> </u>		
Name of Debtor:	NONE	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
10K and 10Q) with Section 13 or 15(d) relief under chapter	Exhibit A f debtor is required to file periodic reports (e.g., forms the Securities and Exchange Commission pursuant to of the Securities Exchange Act of 1934 and is requesting 11) s attached and made a part of this petition.	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code. X /s/ Richard T. Jones		
		Signature of Attorney for Debtor(s)	Date	
Yes, and Exhibit C is attached and made a part of this petition. Vestar				
		arding the Debtor - Venue		
₫	Debtor has been domiciled or has had a residence, princi immediately preceding the date of this petition or for a lo	pal place of business, or principal assets in this		
	There is a bankruptcy case concerning debtor's affiliate,	general partner, or partnership pending in this I	District.	
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
	Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)			
	(Name of landlord or lessor that obtained judgment)			
(Address of landlord or lessor)				
	Debtor claims that under applicable non bankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
	Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			

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Voluntary Petition

Document

Rage Bellots:

(This page must be completed and filed in every case)

James R. Pedersen, Jr. & Karen D. Pedersen

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ James R. Pedersen, Jr.

Signature of Debtor

X /s/ Karen D. Pedersen

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Signature of a Foreign Representative of a **Recognized Foreign Proceedings**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign main proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United	States
Code. Certified copies of the documents required by § 1515 of title	11 are
attached.	

Pursuant to § 1511 of title 11United States Code, I request relief in accordance
with the chapter of title 11 specified in this petition. A certified copy of the
order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

(Date)

Signature of Attorney

X /s/ Richard T. Jones

Signature of Attorney for Debtor(s)

RICHARD T. JONES 6184629

Printed Name of Attorney for Debtor(s)

Firm Name

138 Cass Street

Address

Post Office Box 1693 Woodstock, Illinois 60098

(815) 334-8220

Telephone Number

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois, Western Division

In re	James R. Pedersen, Jr. & Karen D.	Case No.
-	Pedersen Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form 1, Exh. D (10/06) – Cont.

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Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois, Western Division

In re	James R. Pedersen, Jr. & Karen D.	Case No.
_	Pedersen Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

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- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form 1, Exh. D (10/06) – Cont.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
 □ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
the to obtain the services during the five days from the time I made my request, and the wing exigent circumstances merit a temporary waiver of the credit counseling requirement can file my bankruptcy case now. [Must be accompanied by a motion for determination by court.] [Summarize exigent circumstances here.] If the court is satisfied with the reasons stated in your motion, it will send you an exapproving your request. You must still obtain the credit counseling briefing within first 30 days after you file your bankruptcy case and promptly file a certificate from the cy that provided the briefing, together with a copy of any debt management plan eloped through the agency. Any extension of the 30-day deadline can be granted only asses and is limited to a maximum of 15 days. A motion for extension must be filed in the 30-day period. Failure to fulfill these requirements may result in dismissal of case. If the court is not satisfied with your reasons for filing your bankruptcy case out first receiving a credit counseling briefing, your case may be dismissed. 4. I am not required to receive a credit counseling briefing because of: [Check the icable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit seling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and ect.
Signature of Joint Debtor: /s/ Karen D. Pedersen KAREN D. PEDERSEN Date:
Daic

Associates in Ear, Nose & Throat c/o Cetified SErvices Case 07-70052 Post Office Box 177 Waukegan, IL 60079-0177

Capital One 1957 Westmoreland Road Post Office Box 26094 Richmond, VA 23260-6094

Direct TV Post Office Box 6017 Agoura Hills, CA 91376

Rockford Health System 2400 North Rockton Avenue Rockford, Illinois 61103

US Bank Attention: Bankruptcy Department 4801 Frederica Street Owensboro, KY 42301

Bank One Doc 4/o Prinery Diana Di 3115 North cut 1411 Page 8 of 10 Phoenix, AZ 85013

CB USA Sears Post Office Box 6189 Sioux Falls, SD 57117

GMAC Post Office Box 217060 Auburn Hills, MI 48321-7060

Rockford Health System

Post Office Box 1600

Clinton, IA 52733-1600

Chicago, Illinois 60602

c/o Allied Business Accounts

US Bank c/o Pierce and Associates 1 North Dearborn Street, #1300 Bank One Post Office Box 2071 Milwaukee, WI 53201-2071

Circuit City/Chase 225 Chastain Meadows Court Kennesaw, GA 30144

Harris Bank 3800 Golf Road, #300 Post Office Box 8759 Rolling Meadows, IL 60008

Sears c/o TSYS total Debt Mgmt Post Office Box 6700 Norcross, GA 30091-6700

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois, Western Division

In re	James R. Pedersen, Jr. & Karen D. Pedersen	· · · · · · · · · · · · · · · · · · ·		
	Debtor		Case No	
			Chapter _	13
	VERIFICAT	ION OF LIST	OF CREDI	TORS
	I hereby certify under penalty of perjury that	t the attached Lis	t of Creditors v	which consists of 1 page, is true,
correc	et and complete to the best of my knowledge.			
Date		Signature	/s/ James R. F	Pedersen, Jr.
		of Debtor	JAMES R. PI	EDERSEN, JR.
Date		Signature _	/s/ Karen D. I	Pedersen
		of Joint Debtor	KAREN D. P	PEDERSEN

B203 12/94

United States Bankruptcy Court Northern District of Illinois, Western Division

	In re James R. Pedersen, Jr. & Karen D. Pedersen	Case No.	
		Chapter13	
	Debtor(s)	·	
	DISCLOSURE OF COMPENSATION O	OF ATTORNEY FOR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I cert and that compensation paid to me within one year before the filing rendered or to be rendered on behalf of the debtor(s) in contempl	of the petition in bankruptcy, or agreed to be paid to me, for serv	ices
	For legal services, I have agreed to accept	\$3,000.00	
	Prior to the filing of this statement I have received	\$1,000.00	
	Balance Due	\$\$	
2.	The source of compensation paid to me was:		
	☑ Other (specify)		
3.	The source of compensation to be paid to me is:		
	☑ Debtor ☐ Other (specify)		
4. asso	I have not agreed to share the above-disclosed compensation ociates of my law firm.	on with any other person unless they are members and	
of m	I have agreed to share the above-disclosed compensation way law firm. A copy of the agreement, together with a list of the name	with a other person or persons who are not members or associates nes of the people sharing in the compensation, is attached.	i
5.	In return for the above-disclosed fee, I have agreed to render leg	al service for all aspects of the bankruptcy case, including:	
	 a. Analysis of the debtor's financial situation, and rendering advib. Preparation and filing of any petition, schedules, statements of the debtor at the meeting of creditors and of the debtor in adversary proceedings and ot d. Representation of the debtor in adversary proceedings and ot 	confirmation hearing, and any adjourned hearings thereof;	otcy;
6.	By agreement with the debtor(s), the above-disclosed fee does	not include the following services:	
	CEI	RTIFICATION	
	I certify that the foregoing is a complete statement of any debtor(s) in the bankruptcy proceeding.	agreement or arrangement for payment to me for representation of	of the
		/s/ Richard T. Jones	
	Date	Signature of Attorney	
		Name of law five	-
	1	Name of law firm	